

Information to identify the case:

Debtor 1	<u>Ryan Ramirez</u>	Social Security number or ITIN	xxx-xx-2563
	First Name Middle Name Last Name	EIN	47-2587084, 47-2482107
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	19-23215-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ryan Ramirez
dba Regain Physical Therapy, LLC, dba Gait
Physical Therapy, LLC

2/4/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Ryan Ramirez
DebtorCase No. 19-23215-JKS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 17

Date Rcvd: Feb 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2020.

db +Ryan Ramirez, 140 Chestnut Street, Belleville, NJ 07109-1925
 aty +Law Offices of David Wolff LLC, 396 Route 34, Matawan, NJ 07747-7116
 cr +Daimler Trust, c/o BK Servicing, LLC, P.O. Box 131265, Roseville, MN 55113-0011
 518582114 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 518340078 +Christy Ramirez, 140 Chestnut Street, Belleville NJ 07109-1925
 518626748 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
 518338088 +Colleen M. Hirst, Esq., Tenaglia & Hunt, PA, 395 West Passaic Street, Suite 205,
 Rochell Park, NJ 07662-3016
 518338089 +Eagle Rock Resort Co., 5495 Belt Line Road, Suite 200, Dallas, TX 75254-7658

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 04 2020 23:45:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 04 2020 23:45:51 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: WFFC.COM Feb 05 2020 04:03:00 Wells Fargo Bank, N.A., MAC #-F2303-01E,
 One Home Campus, Des Moines, IA 50328-0001
 518338085 EDI: BANKAMER.COM Feb 05 2020 04:03:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998
 518338086 +E-mail/Text: customerservice@banleaco.com Feb 04 2020 23:45:48 Bankers Leasing,
 P.O. Box 7740, Urbandale, Iowa 50323-7740
 518338087 +EDI: CITICORP.COM Feb 05 2020 04:03:00 Citibank NA, 701 East 60th Street North,
 Sioux Falls, South Dakota 57104-0493
 518338084 +EDI: DAIMLER.COM Feb 05 2020 04:08:00 Mercedes Benz Financial, P.O. Box 961,
 Roanoke, Iowa 76262-0961
 518338091 EDI: TFSR.COM Feb 05 2020 04:03:00 Toyota, 5005 N. River Blvd. NE,
 Cedar Rapids, Iowa 52411-6634
 518338092 +EDI: WFFC.COM Feb 05 2020 04:03:00 Wells Fargo Home Mortgage, P.O. Box 14411,
 Des Moines, IA 50306-3411

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518338090 Sears CBNA

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 06, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2020 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
 David Wolff on behalf of Trustee David Wolff dwtrustee@verizon.net
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Jeffrey M. Sponder on behalf of U.S. Trustee U.S. Trustee jeffrey.m.sponder@usdoj.gov,
 jeffrey.m.sponder@usdoj.gov
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Steven Martino on behalf of Debtor Ryan Ramirez SteveM@Iacullomartino.com,
 DawnP@Iacullomartino.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7